

## Fill in this information to identify the case:

Debtor 1 GREGORY A RAGER

Debtor 2 HOLLY J RAGER  
(Spouse, if filing)

United States Bankruptcy Court for the: Western District of Pennsylvania  
(State)

Case Number: 20-20508CMB

## Form 4100N

## Notice of Final Cure Payment

10/15

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

**Part 1: Mortgage Information**

Name of creditor: FREEDOM MORTGAGE CORPORATION Court claim no. (if known): 010

Last 4 digits of any number you use to identify the debtor's account 2 8 1 0

Property Address: 5868 MADISON AVE  
EXPORT PA 15632

**Part 2: Cure Amount**

Total cure disbursements made by the trustee:	Amount
a. Allowed prepetition arrearage:	(a) \$ <u>0.00</u>
b. Prepetition arrearage paid by the trustee:	(b) \$ <u>0.00</u>
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) \$ <u>0.00</u>
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$ <u>0.00</u>
e. Allowed postpetition arrearage:	(e) \$ <u>0.00</u>
f. Postpetition arrearage paid by the trustee:	+ (f) \$ <u>0.00</u>
g. <b>Total.</b> Add lines b, d, and f.	(g) \$ <u>0.00</u>

**Part 3: Postpetition Mortgage Payment**


Check one

Mortgage is paid through the trustee.

Current monthly mortgage payment

\$ \$858.81

The next postpetition payment is due on

5 / 1 / 2025  
MM / DD / YYYY Mortgage is paid directly by the debtor(s).


Debtor 1 GREGORY A RAGER  
Name

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**Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)**

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor( s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor( s) have paid in full the amount required to cure the default and stating whether the debtor( s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

 /s/ Ronda J. Winnecour  
Signature

Date 06/27/2025

Trustee Ronda J. Winnecour

Address CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219

Contact phone (412) 471-5566

Email cmecf@chapter13trusteewdpa.com

Debtor 1 **GREGORY A RAGER**  
Name

Case number (if known) **20-20508CMB**

**Disbursement History**

Date	Check #	Name	Posting Type	Amount
<b><u>MORTGAGE REGULAR PAYMENT (Part 3)</u></b>				
08/25/2023	1276791	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	248.63
10/25/2023	1282255	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	582.72
11/27/2023	1284944	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	1,302.58
01/26/2024	1290197	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	785.24
02/26/2024	1292879	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	825.39
03/26/2024	1295525	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	863.56
05/29/2024	1300881	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	919.29
07/25/2024	1306017	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	952.10
08/26/2024	1308629	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	963.49
01/28/2025	1321192	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	999.20
02/25/2025	1323643	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	1,368.07
03/26/2025	1326109	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	3,004.52
04/25/2025	1328594	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	1,643.35
05/23/2025	1331026	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	2,314.64
06/25/2025	1333469	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	708.79
				<u>17,481.57</u>

**CERTIFICATE OF SERVICE**

I hereby certify that on the date shown below, I served a true and correct copy of Notice of Final Cure Payment upon the following, by regular United States mail, postage prepaid, addressed as follows:

GREGORY A RAGER  
HOLLY J RAGER  
5868 MADISON AVENUE  
EXPORT, PA 15632

GLENN R BARTIFAY ESQ\*\*  
2009 MACKENZIE WAY STE 100  
CRANBERRY TWP, PA 16066

FREEDOM MORTGAGE CORPORATION  
ATTN BANKRUPTCY DEPT-PAYMENT PROCESSING  
11988 EXIT 5 PKWY BLDG 4  
FISHERS, IN 46037-7939

BROCK & SCOTT PLLC\*  
3825 FORRESTGATE DR  
WINSTON SALEM, NC 27103

6/27/25

/s/ Roberta Saunier

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Administrative Assistant  
Office of the Chapter 13 Trustee